

Investment Style: Managing Finances Your Way

(NAPSA)—If thinking about your investments these days leaves you with mixed emotions, you're not alone. Many people, though heartened by recent market gains, are still smarting from three years of market turbulence.

A recent survey found that, while more than eight out of 10 investors still believe in the benefits of investing, the same number report that experiences during the past three years are causing them to manage their investments differently today. Though optimistic, many also characterized their feelings toward investing today as "cautious."

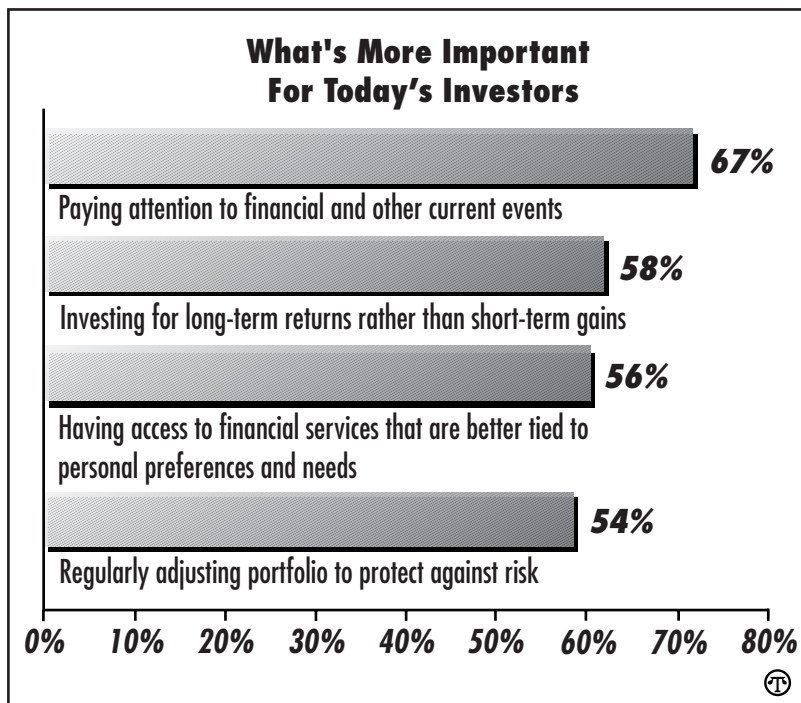
The survey commissioned by Charles Schwab also found that many of today's cautiously optimistic investors expect to increase their level of investment in the stock market over the next year. Before you join them, ask yourself these four questions to help you decide if the first changes you need to make are changes in how you manage your portfolio and work with your broker:

1. Have the last three years made you more comfortable in managing your own investments, or more cautious?

After the challenges of the last few years, some investors may feel better equipped to deal with the stock market's inevitable ups and downs, while others may question their ability to invest wisely. In fact, more than a third of the survey respondents said that the past three years have made them more cautious about their own abilities to manage their investments.

2. Do you feel you have the time and energy needed to manage your investments, or do other commitments in the home or at work take priority?

While some investors enjoy the responsibilities of portfolio management, others find they don't have time for it anymore. In this case, consider asking your broker-



Investors were asked to rate how important different investment activities are to them today, versus in 2001.

age firm about tools and services that can help simplify day-to-day portfolio management.

3. Do you feel your portfolio truly reflects your individual goals?

More than three-fourths of survey respondents felt it was very important not only for a broker to understand their individual needs, but to help tie their investment strategy directly to their personal life goals.

4. How have you managed your investments in the past?

Take an honest look at how you've handled investments and finances in the past. Were you primarily working alone, with an advisor, or some combination of the two? Then think about how you can feel more confident moving forward. Most brokerages offer a combination of professional advice and individual control, so find the right mix for you.

For many, the answers to these questions aren't cut and dry. Nearly six in 10 investors (56 percent) said that it is much more important to "have access to financial services that are better tied to one's personal preferences and needs," compared to three years ago.

"Investing is as individual as you are," says Carrie Schwab-Pomerantz, vice president of consumer education for Charles Schwab. "Think about what would be the best fit for your own personal needs and goals, and then work with your financial services provider to identify those products and services that best suit you. Investing today doesn't have to be one size fits all."

For more information, visit www.schwab.com. Charles Schwab & Co., Inc. Member SIPC/NYSE. (0104-7353).